

In re:  
Kendra Anne Lebo  
Debtor

Case No. 24-10303-amc  
Chapter 7

District/off: 0313-2  
Date Rcvd: Jun 07, 2024

User: admin  
Form ID: 318

Page 1 of 3  
Total Noticed: 27

The following symbols are used throughout this certificate:

| Symbol | Definition   |
|--------|--|
| +      | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |
| ^      | Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.   |

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 09, 2024:**

| Recip ID | Recipient Name and Address  |
|----------|---|
| db       | Kendra Anne Lebo, 1612 S Orkney St, Philadelphia, PA 19148-1329                                   |
| 14853316 | Chase Mortgage, Chase Records Center/Attn: Correspondenc, Monroe, LA 71203                        |
| 14853324 | Huntingdon Valley Bank, 2617 Huntingdon Valley Pike, Huntingdon Valley, PA 19006                  |
| 14853326 | + Loancare/platinum Home, 3637 Sentara Way, Virginia Beach, VA 23452-4262                         |
| 14853331 | Philadelphia Municipal Court, Traffic Division, 800 Spring Garden St, Philadelphia, PA 19123-2616 |

TOTAL: 5

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address                                    | Date/Time            | Recipient Name and Address   |
|----------|---|----------------------|--|
| tr       | EDI: BTPDERSHAW.COM   | Jun 08 2024 03:50:00 | TERRY P. DERSHAW, Dershaw Law Offices, P.O. Box 556, Warminster, PA 18974-0632   |
| smg      | Email/Text: megan.harper@phila.gov                            | Jun 08 2024 00:01:00 | City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595 |
| 14853318 | Email/Text: megan.harper@phila.gov                            | Jun 08 2024 00:01:00 | City of Philadelphia, Municipal Services Building, 1401 John F Kennedy Blvd Fl 5, Philadelphia, PA 19102-1617                            |
| 14853315 | EDI: CAPITALONE.COM   | Jun 08 2024 03:50:00 | Capital One, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285   |
| 14853317 | EDI: CITICORP   | Jun 08 2024 03:50:00 | Citibank, Citicorp Cr Svcs/Centralized Bankruptcy, PO Box 790040, St Louis, MO 63179-0040  |
| 14853319 | Email/Text: bankruptcy@philapark.org                          | Jun 08 2024 00:01:00 | City of Philadelphia, Parking Violation Branch, PO Box 41819, Philadelphia, PA 19101-1819  |
| 14853320 | ^ MEBN  | Jun 07 2024 23:51:37 | Cornerstone, Po Box 82561, Lincoln, NE 68501-2561  |
| 14853321 | EDI: DISCOVERSL.COM   | Jun 08 2024 03:50:00 | Discover Student Loans, Attn: Bankruptcy, PO Box 30948, Salt Lake City, UT 84130-0948  |
| 14853322 | + Email/Text: BKCourtNotices@yourmortgageonline.com           | Jun 08 2024 00:00:00 | Dovenmuehl Mortgage, Attn: Bankruptcy Mailstop 1290 1 Corpora, Lake Zurich, IL 60047-8945  |
| 14853323 | + Email/Text: GSBankElectronicBankruptcyNotice@googlemail.com | Jun 08 2024 00:01:00 | Goldman Sachs Bank USA, Attn: Bankruptcy, 200 West St, New York, NY 10282-2198   |
| 14853325 | EDI: IRS.COM  | Jun 08 2024 03:50:00 | Internal Revenue Service, Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346                                     |
| 14853327 | + Email/Text: electronicbkydocs@nelnet.net                    | Jun 08 2024 00:01:00 | Nelnet, Attn: Bankruptcy, 121 S 13th St, Lincoln, NE 68508-1922  |
| 14853328 | Email/Text: fesbank@attorneygeneral.gov                       | Jun 08 2024 00:01:00 | Pennsylvania Attorney General, 16th Floor,   |

District/off: 0313-2

User: admin

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|          |  |                      |   |
|----------|--|----------------------|---|
| 14853329 | EDI: PENNDEPTREV                               | Jun 08 2024 03:50:00 | Strawberry Square, Harrisburg, PA 17120-0001  |
| 14853329 | Email/Text: RVSVCBICNOTICE1@state.pa.us        | Jun 08 2024 00:01:00 | Pennsylvania Department of Revenue, Bankruptcy Division, 1 Revenue Pl, Harrisburg, PA 17129-0001  |
| 14851661 | EDI: PENNDEPTREV                               | Jun 08 2024 03:50:00 | Pennsylvania Department of Revenue, Bankruptcy Division, 1 Revenue Pl, Harrisburg, PA 17129-0001  |
| 14851661 | Email/Text: RVSVCBICNOTICE1@state.pa.us        | Jun 08 2024 00:01:00 | Pennsylvania Department of Revenue, Bankruptcy Division, PO Box 280946, Harrisburg, PA 17128-0946 |
| 14853330 | ^ MEBN   | Jun 07 2024 23:51:38 | Pennsylvania Office of General Counsel, 333 Market St Fl 17, Harrisburg, PA 17101-2210            |
| 14853332 | + Email/Text: bankruptcy@philapark.org         | Jun 08 2024 00:01:00 | Philadelphia Parking Authority, Bankruptcy Department, 701 Market St, Philadelphia, PA 19106-1540 |
| 14853333 | + Email/Text: bkdepartment@rtresolutions.com   | Jun 08 2024 00:01:00 | Real Time Resolutions, Attn: Bankruptcy, P.O. Box 36655, Dallas, TX 75235-1655                    |
| 14853334 | Email/Text: mtgbk@shellpointmtg.com            | Jun 08 2024 00:00:00 | Shellpoint Mortgage Servicing, Attn: Bankruptcy, 75 Beattie Pl Ste 300, Greenville, SC 29601-2138 |
| 14853335 | Email/Text: usapae.bankruptcynotices@usdoj.gov | Jun 08 2024 00:01:00 | U.S. Attorney, Eastern District of Pa., 615 Chestnut St Ste 1250, Philadelphia, PA 19106-4404     |
| 14853336 | ^ MEBN   | Jun 07 2024 23:51:25 | U.S. Department of Justice, 950 Pennsylvania Ave NW, Washington, DC 20530-0009                    |
| 14853337 | EDI: USAA.COM                                  | Jun 08 2024 03:50:00 | USAA Federal Savings Bank, Attn: Bankruptcy, 9800 Fredericksburg Rd, San Antonio, TX 78288-0001   |

TOTAL: 24

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

| Recip ID | Bypass Reason | Name and Address  |
|----------|---------------|---|
| smg      | *             | Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946 |

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 09, 2024

Signature: /s/Gustava Winters

District/off: 0313-2

User: admin

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 6, 2024 at the address(es) listed below:

| Name | Email Address |
|------|---------------|
|------|---------------|

|                  |   |
|------------------|---|
| MICHAEL A. CIBIK | on behalf of Debtor Kendra Anne Lebo help@cibiklaw.com<br>noreply01@cibiklaw.com;noreply02@cibiklaw.com;noreply03@cibiklaw.com;noreply04@cibiklaw.com;noreply05@cibiklaw.co<br>m;cibiklawpc@jubileebk.net;cibiklaw@recap.email;ecf@casedriver.com |
|------------------|---|

|                  |  |
|------------------|--|
| TERRY P. DERSHAW | 7trustee@gmail.com PA66@ecfcbis.com;7trustee@gmail.com |
|------------------|--|

|                       |                               |
|-----------------------|-------------------------------|
| United States Trustee | USTPRegion03.PH.EDF@usdoj.gov |
|-----------------------|-------------------------------|

TOTAL: 3

**Information to identify the case:**

|   |                                  |   |
|---|----------------------------------|---|
| Debtor 1  | Kendra Anne Lebo                 | Social Security number or ITIN xxx-xx-7613        |
|   | First Name Middle Name Last Name | EIN -----   |
| Debtor 2<br>(Spouse, if filing)                                 | First Name Middle Name Last Name | Social Security number or ITIN -----<br>EIN ----- |
| United States Bankruptcy Court Eastern District of Pennsylvania |                                  |   |
| Case number: 24-10303-amc                                       |                                  |   |

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Kendra Anne Lebo

6/6/24

**By the court:** Ashely M. Chan  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**  
This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**